

Information to identify the case:		
Debtor 1:	Maria Catherine Polito	Social Security number or ITIN: xxx-xx-4150
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter: 13 10/10/24
Case number:	24-15058	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Maria Catherine Polito	
2. All other names used in the last 8 years		
3. Address	2208 North 72nd Ct Elmwood Park, IL 60707	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Thomas H. Hooper Office of the Chapter 13 Trustee 55 E. Monroe St. Suite 3850 Chicago, IL 60603	Contact phone 312-294-5900
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 10/11/24

For more information, see page 2

Case number 24-15058

Location:

**Zoom video meeting. Go to
Zoom.us/join, Enter Meeting ID 647 557
0506, and Passcode 7038866130, OR
call 1-872-201-1128**

Filing deadline: 1/6/25

Filing deadline: 12/19/24

Filing deadline: 4/8/25

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Maria Catherine Polito
Debtor

Case No. 24-15058-DRC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

Page 1 of 2

Date Rcvd: Oct 11, 2024

Form ID: 3091

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

Recip ID	Recipient Name and Address
db	+ Maria Catherine Polito, 2208 North 72nd Ct, Elmwood Park, IL 60707-2750
ustact	+ Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31078476	Fifth Third Bank, Attn: Bankruptcy, Maildrop RSCB3E 1830 E Paris Ave SE, Grand Rapids, MI 49546

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Oct 11 2024 22:38:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: bncnotice@chicagoch13.com	Oct 11 2024 22:38:00	Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603-5764
31078469	+ Email/PDF: bncnotices@becket-lee.com	Oct 11 2024 22:58:08	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
31078470	+ Email/PDF: MarletteBKNotifications@resurgent.com	Oct 11 2024 22:36:28	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912
31078471	+ EDI: CAPITALONE.COM	Oct 12 2024 02:03:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
31078472	+ EDI: WFNNB.COM	Oct 12 2024 02:03:00	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
31078473	+ EDI: CITICORP	Oct 12 2024 02:03:00	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
31078474	+ Email/PDF: creditonebkn notifications@resurgent.com	Oct 11 2024 22:56:08	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
31078475	+ EDI: DISCOVER	Oct 12 2024 02:03:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
31078477	+ EDI: PHINGENESIS	Oct 12 2024 02:03:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
31078478	EDI: JPMORGANCHASE	Oct 12 2024 02:03:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203
31078480	Email/Text: ml-ebn@missionlane.com	Oct 11 2024 22:38:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
31078479	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 11 2024 22:37:36	Merrick Bank/Card Works, Attn: Bankruptcy, P.O. Box 5000, Draper, UT 84020-5000
31078481	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 12 2024 08:32:00	Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
31078482	+ Email/Text: mvwbankruptcy@mvwc.com	Oct 11 2024 22:40:00	SVO Portfolio Services, Inc, Attn: Loan Servicing Administration, 9002 San Marco Court, Orlando, FL 32819-8600

District/off: 0752-1

User: admin

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Date Rcvd: Oct 11, 2024

Form ID: 309I

Total Noticed: 23

31078483	+ EDI: SYNC	Oct 12 2024 02:03:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
31078484	+ EDI: SYNC	Oct 12 2024 02:03:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
31078485	+ EDI: SYNC	Oct 12 2024 02:03:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
31078486	+ EDI: SYNC	Oct 12 2024 02:03:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
31078487	Email/Text: bknotice@upgrade.com	Oct 11 2024 22:38:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
ust	*+	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2024 at the address(es) listed below:

Name	Email Address
Adam G. Brief	Ustpreion11.es.ecf@usdoj.gov
David H Cutler	on behalf of Debtor 1 Maria Catherine Polito cutlerfilings@gmail.com r48280@notify.bestcase.com
Thomas H. Hooper	thomas.h.hooper@chicagoch13.com

TOTAL: 3